as an inspiration for communities and individuals. We've done a lot of things here. We've helped to save the Star-Spangled Banner and Thomas Edison's home and other things around the country. We've had these White House Millennium Evenings; they've been utterly fascinating. The famous physicist, Stephen Hawking, came over from England and talked to us about the nature of time and black holes in the universe, and all these things we'd find out in the 21st century that I could barely understand. It was fascinating.

We had, early this week, we had two historians of religion come and talk about what the millennium meant to people, from a philosophical and religious sense a thousand years ago, and what it might mean today. Wynton Marsalis came and conducted a seminar on the history of jazz, and how it embodied this last century and what it might mean for the next century. These things have been fascinating. But the millennium will never have its full meaning to us unless it is played out in every single community.

Now, I know most of you are planning to do something, but I would urge you to plan more than a celebration on New Year's Eve. You will all be invited by her to receive national designation as millennium communities by launching projects to save your history, honor your arts and humanities, prepare your children for the new century. I hope you will do that.

Often, when a century turns, it marks a turning point in how people see themselves in the world. Maybe all we do is catch up to what's already going on, but it gives us a chance to sort of stop and think and try to see patterns in our existence. If you look at the turn of the last century, we now see that it was a time of enormous creation and identification by cities: the world's first Columbian Exposition in Chicago; the unification of the five boroughs of New York; the rebuilding of San Francisco after the earthquake. In the early years of the 20th century, America really became a melting pot.

I heard a fascinating story with a friend of mine the other day. Both his sets of grandparents were Italian immigrants, and his grandfather died right after he came over here, leaving his grandmother homeless with five children, including his mother, the youngest of the children. And we were talking about this incredible dilemma his mother faced because there were homes for orphans, but no places for five kids with a single mother, and how, at the last moment, when they were destitute, she was rescued by this community church in Philadelphia. It was a very moving story.

But we now have this in our consciousness, and we know that the 20th century, basically, was the urbanizing, the industrializing of America, a new wave of immigrants coming in, and how we had to meet those challenges. And this time gives us a time to think again. We can create the community of our dreams in this country at the turn of this century. And the magnitude of the moment is heightened by the fact that it is also the turn of a millennium.

But we must not see our present prosperity from the perspective of self-satisfaction. We should say, thank goodness we happen to be in positions of responsibility, when we have an opportunity the people who came before us never had.

Do you know how many people were mayors of your cities or who held the office of President, in this century, who would have given anything—anything—to have had the chance to do what is right before our eyes? I think we ought to do it.

Thank you very much.

Note. The President spoke at 9:50 a.m. in the East Room at the White House. In his remarks, he referred to Mayor Deedee Corradini of Salt Lake City, UT; Mayor Wellington Webb of Denver, CO; Mayor Brent Coles of Boise, ID; Mayor Edward Rendell of Philadelphia, PA; and author and public management consultant David Osborne.

Statement on the Transportation Department's Disadvantaged Business Enterprise Program

January 29, 1999

For 6 years, our administration has worked hard to give more Americans the tools to make the most of their lives. Today I am pleased to announce that the Department of

Transportation is reforming and strengthening a program designed to open the doors of economic opportunity for those who have too often been shut out.

The Disadvantaged Business Enterprise program gives thousands of minority-owned and women-owned business an opportunity to compete for State and local contracts to maintain our roads, construct new highways, and improve public transportation, among many other projects.

After carefully considering hundreds of comments and suggestions from local leaders, business owners, and citizens from across the country, the Transportation Department has amended the DBE rules to ensure that this vitally important program works more fairly, more efficiently, and meets all constitutional requirements. The new rule is an excellent example of our efforts to mend, not end, affirmative action. I applaud the hard work and dedication of Secretary Slater and his staff to make sure that all Americans can share in this time of prosperity.

Proclamation 7164—National Consumer Protection Week, 1999

January 29, 1999

By the President of the United States of America

A Proclamation

Consumers are too often the target of unfair, deceptive, or fraudulent practices. Modern advances in telecommunications and marketing technology have dramatically increased both the sophistication and the potential threat of such practices. Perpetrators of fraud can reach consumers across the country through the Internet, on television, the telephone, or by direct mail, misrepresenting themselves as legitimate business people. Because their proposals appear legitimate, these unscrupulous operators frequently succeed in cheating vulnerable consumers out of hard-earned dollars.

One of the most damaging fraudulent practices is credit fraud. Credit fraud—stealing credit cards or credit identities and cheating consumers through deceptive or abusive lending practices—can be difficult to recognize. Fraudulent credit transactions are often

complicated and can occur when perpetrators hide or fail to disclose essential information to consumers. By stealing consumers' credit identities, criminals can run up huge debts and ruin their victims' credit records. And credit fraud costs all of us in higher interest rates and fees.

The best defense we have against credit fraud is education. The Federal Trade Commission (FTC), the National Association of Consumer Agency Administrators, the U.S. Postal Inspection Service, the American Association of Retired Persons, the National Consumers League, the Consumer Federation of America, and the National Association of Attorneys General are working in partnership to inform Americans about the dangers of credit fraud. As part of this effort, the FTC and its partners offer information on-line, by telephone, and in writing to alert consumers about the warning signs of credit fraud and how to protect themselves against it. The FTC, in cooperation with State Attorneys General and the Internal Revenue Service, is also actively prosecuting credit fraud cases that target some of our most vulnerable citizens.

I encourage all Americans to learn more about credit fraud, to read their credit reports carefully, to protect such personal information as their bank account, credit card, and Social Security numbers, and to know how to recognize the characteristics of fraudulent proposals. By using credit wisely and remaining alert to the possibility of credit fraud, we can better protect the well-being of our families and preserve our financial health and security.

Now, Therefore, I, William J. Clinton, President of the United States of America, by virtue of the authority vested in me by the Constitution and the laws of the United States, do hereby proclaim January 31 through February 6, 1999, as National Consumer Protection Week. I call upon government officials, industry leaders, consumer advocates, and the American people to participate in programs that foster credit literacy and raise public awareness about the dangers of credit fraud and other deceptive and fraudulent practices.

In Witness Whereof, I have hereunto set my hand this twenty-ninth day of January,